

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

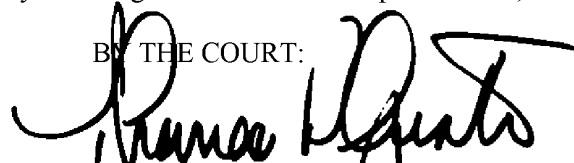
In Re: : Bankruptcy No. 19-10472-TPA
Herbert Billy Maness, : Chapter 13
Debtor :
 :
Herbert Billy Maness, : Related to Document No(s). 69
Movant :
 :
v. :
 :
NewRez LLC, :
 :
AND :
 :
Ronda J. Winnecour/Esquire :
Chapter 13 Trustee, :
Respondents :

ORDER

AND NOW, this 8th day of April, **2020**, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Herbert B. Maness AND NewRez LLC** is approved;
- (2) The terms of the loan shall be as follows:
 - a. Due Date: February 1, 2020 and the 1st of each month thereafter;
 - b. New Monthly Payment: \$1,312.64 = \$546.48 (P&I) + \$766.16 (Escrow)
 - c. Interest Rate: 3.875%;
 - d. Loan Term: 40 Years;
 - e. Maturity Date: January 1, 2060;
 - f. Principal Balance: \$190,317.67; (*only \$133,222.37 is interest-bearing)
 - g. Deferred payment: \$57,095.30 (non-interest bearing)
- (3) **Within fourteen (14) days** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:


Thomas P. Agresti, Judge **ljm**
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Herbert Billy Maness
Debtor

Case No. 19-10472-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2020.

db +Herbert Billy Maness, 20704 Beaver Center Road, Conneautville, PA 16406-3626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Herbert Billy Maness dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4